motion to invoke cloture on the motion to proceed to the health care legislation.

RECOGNITION OF THE MINORITY LEADER

The ACTING PRESIDENT pro tempore. The distinguished Republican leader is recognized.

HEALTH CARE REFORM

Mr. McCONNELL. Mr. President, as we move toward tonight's all-important vote, we will have 10 more hours of discussion of this 2,074-page bill, which represents the top part of this stack. The other 2,000-page bill is the House-passed bill. Senators will have an opportunity to express themselves on the merits of this proposal.

What do we know for sure as we move toward this debate? We know Americans oppose this bill. They are not buying the claim that this legislation would do anything whatsoever to lower our staggering deficits.

In tomorrow's Washington Post, David Broder, their distinguished senior columnist, certainly not a political conservative, expresses his reservations as a citizen about the steps we could be about to take. Broder says, in part, in his column:

The day after the Congressional Budget Office (CBO) gave its qualified blessing to the version of health care reform produced by Senate Majority Leader Harry Reid, a Quinnipiac University poll of a national cross section of voters reported its latest results.

The reason Broder picks Quinnipiac, he said, is he is familiar with the pollsters and the process, knows they are thoroughly nonpartisan and credible. Of course, the Quinnipiac Poll is echoed by every other poll we have seen, no matter who has taken it. We know the American people are opposed to this 2,074-page proposal.

Broder points out that in the Quinnipiac survey, less than one-fifth of voters, 19 percent—a near 19 percent of the sample—support this bill.

Nine of 10 Republicans and eight of 10 independents said that whatever passes will add to the torrent [a literal torrent] of red ink. By a margin of four to three—

This is extremely significant—

By a margin of four to three, even Democrats agree this is likely [that this will produce a torrent of red ink].

That fear contributed directly to the fact that, by a 16-point margin, the majority in this poll said they oppose this legislation moving through Congress.

It is not just the American people who are saying that, the experts are saying it as well. Broder points out that every expert—this is Broder:

[E]very expert I have talked to says that the public has it right.

In other words, the experts agree with the public opinion polls that this 2,074-page bill is a budget buster. He quotes the executive director of the Concord Coalition, a bipartisan group. He says—this expert says:

. . . there's not much reform in this bill. As of now, it's basically a big entitlement expansion, plus tax increases.

He also decries the gimmickry involved in putting this bill together. Broder points out the majority leader's:

... decision to postpone the start of the subsidies to help the uninsured buy policies from mid-2013 to January 2014—long after taxes and fees levied by the bill would have begun.

That is the only way they can make the CBO declare it budget neutral, deficit neutral.

In fact, we know that over a 10-year period, once it is fully implemented, the cost of this will be \$2.5 trillion. Americans do not think higher premiums, higher taxes, and massive cuts to Medicare is reform. They certainly do not think it is what we need at a time when 1 out of 10 working Americans is looking for a job and the Chinese are lecturing us about debt.

Do we want to pass this staggering spending program at a time when many would argue our international bankers, the Chinese, are lecturing us about debt? At this time of economic crisis, we need to make things easier for people struggling out there, not harder.

Make no mistake, the Democrats' plan we will vote on tonight would make life harder for the vast majority of Americans. It raises their taxes, it raises their health care premiums, it cuts their Medicare, and drives millions off the private insurance they currently have. When fully implemented, this plan would cost, as I indicated earlier, \$2.5 trillion. That is the equivalent of three failed stimulus bills.

Perhaps most shocking of all to most people is the conclusion of the Congressional Budget Office that this bill would actually drive up health care costs, not down. This massive bill, at a time when Americans are asking us to control health care costs, according to the independent Congressional Budget Office, actually drives up costs.

The American people are scratching their heads. They thought the idea behind all this was to try to lower costs. Perversely, what we are doing is the opposite.

Americans will have an opportunity to hear their elected representatives in the Senate express their views on this legislation all day today. Senators who support this bill have a lot of explaining to do—a lot of explaining to do. Americans know a vote to proceed on this bill, to get on this bill, is a vote for higher premiums, higher taxes, and massive cuts to Medicare. That is a pretty hard thing to justify supporting. Every Senator who goes on record saying we need to proceed to this monstrosity of a bill will, in effect, be voting for higher taxes, higher premiums, and cuts in Medicare.

It is a pretty hard position to justify. It is a pretty hard position to explain to your constituents. Frankly, I don't think it can be explained, and I don't think the American people do either.

I yield the floor.

The PRESIDING OFFICER (Mrs. GILLIBRAND). The majority leader is recognized.

HEALTH CARE REFORM

Mr. REID. Madam President, my friend, the Republican leader, is living in a different world than most everyone else. For him to lecture the Senate on debt is beyond the pale. He, one of the Republican leaders during the last years, voted at every opportunity to spend more money in Iraq, without a penny of it being paid for-\$1 trillion it is now said to be-on a war of choice and not a penny of it paid for. To lecture us now on debt, when not only the war but the other actions of the Bush administration drove this country into deep debt? If one read the papers today or listened to Newsday, you will find economists all over America said the stimulus is working. Only 25 percent of the money has now been spent, and they recognize that but for the stimulus, we would be in a worldwide depression. That is all over the news today.

To focus on an editorial by a man who has been retired for many years and writes a column once in a while is not where we should be. Where we should be is recognizing America deserves a debate on health care reform. Last year, 750,000 Americans filed bankruptcy. Over half of those bankruptcies were because of medical expenses. Over half of the people who filed for bankruptcy because of medical expenses had health insurance. Do we need to do something on health insurance reform? Of course, we do.

It speaks volumes to recognize that insurance rates over America during the last few months are skyrocketing. Why? Because the insurance industry has an insatiable appetite for more profit. How are they able to do this when other businesses can't do it? They can do it because they are exempt from the antitrust laws of this country. The only business, other than Major League Baseball, that has that is the insurance industry. We are going to take a look at that in this legislation. Shouldn't we at least talk about it?

My friend the distinguished Republican leader is saying he doesn't think we should even have a debate on this issue, even though last year 750,000 Americans filed bankruptcy, most of them because of health expenses.

In addition to that, the morning news indicates that longtime conservative Republican Tommy Thompson, longtime Governor of the State of Wisconsin, Cabinet officer in the Bush administration, the Secretary of Health and Human Services, endorsed the legislation we will vote on this afternoon. To show it is bipartisan, Richard Gephardt, former Democratic leader of the House of Representatives, endorsed this, and many others.

Anyone who says this legislation contains an entitlement expansion is obviously someone who has not read the bill. One of the things we have in this legislation is a provision called the CLASS Act. What does it do? It allows someone to voluntarily pay \$120 a month into a fund. They do it for 5 consecutive years. If they become disabled, there is money there for them. Ever since I have been in the Congress, we have been looking for a way to take care of the aged, infirm, and disabled. It is not an entitlement; it is voluntary and fully paid for, as is the rest of the bill.

To talk about all this debt—I don't know what world, what sphere they are living in. The Congressional Budget Office, a nonpartisan organization—not always good-I wish they would have come up with some other numbers because we got no credit for all the wellness things we do in this bill that will save lots of money. We received no credit for that. But in spite of that, everything in the bill is fully paid for. It reduces short- and long-term debt. It expands coverage. This chart says "94 percent," but it is actually 98 percent because CBO does not give us credit for people in Medicare. So 98 percent of Americans are covered. It contains insurance market reforms, and lots of them. It contains delivery system reforms.

The key elements of this health care reform bill, I repeat: It reduces shortand long-term deficits, expands coverage, promotes choice and competition, reforms the insurance market, and improves quality of care. All we are asking today is to have a debate on it. Why would anyone be afraid, in the greatest debating society, supposedly, in the world, to debate health care? What are they afraid of?

He said anyone who votes for this is going to have a lot of explaining to do. That is really Orwellian. Have a lot of explaining to do if they vote to allow the debate to continue? I think quite the opposite. I think any reasonable human being would feel the same way. Shouldn't we debate health care reform in America today, with 50 million people uninsured, and this legislation is going to take care of 98 percent of Americans?

This legislation looks out for small businesspeople. Right now, most small businesses don't have health insurance for their employees. Do they not have health insurance because they are

mean or cheap? No. They can't afford it. The insurance industry has made it impossible to pay for because of their

huge profits.

Someone not voting to allow the debate to continue is going to have a lot of explaining to do. Even though my friend is Orwellian and said that if you vote to allow debate to continue, you will have a lot of explaining to do, how could you be a Senator and be afraid to debate health care reform?

Simply, this legislation, on which we will vote on a motion to proceed to this evening at 8, saves lives, it saves money, and it saves Medicare—a pretty

good deal.

RESERVATION OF LEADER TIME

The PRESIDING OFFICER, Under the previous order, the leadership time is reserved.

SERVICE MEMBERS HOME OWNER-SHIP TAX ACT OF 2009-MOTION TO PROCEED

The PRESIDING OFFICER. Under the previous order, the Senate will resume consideration of the motion to proceed to H.R. 3590, which the clerk will report.

The bill clerk read as follows:

Motion to Proceed to H.R. 3590, to amend the Internal Revenue Code of 1986 to modify the first-time home buyers credit in the case of members of the Armed Forces and certain other Federal employees, and for other pur-

The PRESIDING OFFICER. Under the previous order, there will be debate until 6 p.m., with the time controlled in alternating 1-hour blocks, with the majority controlling the first hour.

The Senator from Vermont.

Mr. LEAHY. Madam President, I am glad to see my colleague and neighbor from New York in the chair, an extraordinarily hard-working Member of the Senate. I am not surprised, on a Saturday morning, that she is here.

Before I begin, I wish to state my appreciation for the kind words from the majority leader for the Senator from Vermont. He and I have been friends for decades. I am glad to see the work he has done in bringing this bill to the floor. I intend to work closely with

Decision time is near on health insurance reform. I will vote today to end the filibuster so the Senate can begin this important, historic debate to improve and reform our Nation's health insurance system. Let's not duck the debate. Let the debate begin. Let's not hide from votes. Let's have the courage to vote. Stand up and vote on the amendments. Let the American people know where we stand and not say: Well, it never came up because of the filibuster. We can end the filibuster today. We can get going. We can let every American know where we stand.

The sentries of the status quo again have spared no effort to kick the can down the road, as they have done before. The country suffers when there is a failure to act on serious challenges that millions of ordinary Americans face in their daily lives. This is a defining moment for the Senate and for the country. I rank this along with other major decisions such as the creation of Social Security and Medicare and the Civil Rights Act. We have been talking about health insurance reform for more than 70 years, before I was born. The Senate should not now prevent a real debate on health reform by hiding behind the figleaf of a procedural filibuster.

A bill worthy of this debate has been produced, after months of arduous work. Opponents of reform, unfortunately, have wasted much of the

public's time by provoking arguments over their distortions about what health reform means. Spurious rumors were spread about death panels. One mailing opposing this bill claimed that reform would mean denying care to people based on their voting records. How desperate can these entrenched powers get, those who want to stop health care reform? These are the tactics of obstruction in the service of the status quo.

Meanwhile, what the American people yearn for are constructive solutions. They want an honest debate, not a filibuster. That is what they deserve, and that is what we owe them.

A Vermonter came by my office to talk about health reform, as so many have over the last several months. I hear this every time when I am home in Vermont. If I am in the gas station putting gas in my car, if I am in the grocery store, if I am coming out of church on Sunday, I hear this. This Vermonter is a physician. He has a special perspective from inside the system. He recalled stories about his father, also a very respected doctor, who practiced in the days before Medicare. He remembered the devastation his father felt when he was forced to turn away elderly Vermonters because they did not have health insurance.

It may be difficult today to even imagine this, but before Medicare, older Americans were routinely driven into poverty during their retirement years by health expenses. Before Medicare was launched in 1964, nearly half of seniors over 65 had no health coverage and more than one in three lived in poverty. Today, because of Medicare, virtually everyone 65 and older has health insurance. The poverty rate among seniors has plummeted. More than 100,000 Vermonters have Medicare insurance.

The arguments that were made against creating Medicare may sound familiar. Opponents of Medicare, when it first came up, tried to demonize the plan. They claimed it would never work. How could government run a program like this? They ignored those older Americans living in poverty. But eventually Members from both sides of the aisle, Republicans and Democrats, worked together. They passed a bill that is one of the most successful and popular programs in America today. Vermont's entire congressional delegation, which at that time was Republican, supported passage of that landmark legislation.

Today, we have a health system with contradictions. Federal investments in research and private investments in development have produced modern medical marvels in the equipment, training, techniques, and drugs that are available to many Americans. Yet in the prices we pay, in the lack of access to basic medical care, in the loopholes and the redtape that plague ordinary Americans in our health insurance system and in overall results in so many categories, we get far less for our enormous health care spending than do the